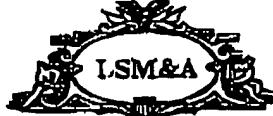


**LACKENBACH SIEGEL MARZULLO  
ARONSON & GREENSPAN, P.C.**



**Lackenbach Siegel Building  
One Chase Road  
Scarsdale, New York, U.S.A. 10583**

**Telephone: (914) 723-4300  
Facsimile: (914) 723-4301  
e-mail: mgreen span@lsmag.com**

RECEIVED

16 OCT 2001

**Legal staff  
International Division**

## **FACSIMILE COVER SHEET**

**DATE:** October 16, 2001

TO: Mr. Richard M. Ross, PCT Petitions Examiner FACSIMILE NO.: 703 308 6459  
Mr. Leonard Smith, PCT Legal Examiner  
PCT Legal Office - U.S. Patent and Trademark Office

**FROM:** Myron Greenspan **NO. OF PAGES:** 11

**RE: Submission of Petition:  
U.S. Patent Application of Zolotorev for "Method for Effecting Payments and  
Apparatus Therefor"; Serial No.: 09/445,386  
PCT Int'l Application No.: PCT/RU99/00264  
Our Docket No.: P-9902 MG**

Dear Sirs: This is correct & dated.

**Attached please find the following:**

If you have any questions or comments, please contact the undersigned at 914 723 4668. Thank you for your consideration.

Very truly yours,

## LACKENBACH SIEGEL

P<sub>xx</sub>

MYRON GREENSPAN

MG/as

**CONFIDENTIAL:** This message is intended only for the use of the individual or entity to which it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, or have encountered any problem in receiving it, please notify us immediately by telephone. Thank you.

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Patent Application of

O.A. ZOLOTOREV et al.

Examiner:

Serial No.: 09/445,386

Art Unit:

Filing Date: December 6, 1999

Docket No.: P-9902 MG

National Phase based on PCT/RU99/00264

International Filing: July 29, 1999 – Priority Date: November 25, 1998

For: Method for Effecting Payments and Apparatus Thereof

PCT Petitions – PCT Legal Office  
Director of Patents, U.S. Patent Office  
Washington, D.C. 20231

## PETITION PURSUANT TO 37 CFR 1.182

SIR:

In response to a communication from the U.S. Patent and Trademark Office in connection with the above PCT National Phase application in the U.S. (copy enclosed), applicants submit this Petition under 37 CFR 1.182, by transmitting documents, including a Transmittal Letter, that correctly show the International

03/05/2002 ASMI 100100000001 09445386 Application number of this application.

01 FC:154 130.00 CH The Certificate of Mailing, Transmittal Letter and Declaration and Power of Attorney that we originally filed mistakenly showed the PCT number of this application to be "PCT/RU98/00264" instead of the correct "PCT/RU99/00264".

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#4

U.S. Patent Application of ZOLOTOREV et al. - Serial No.: 09/445,386

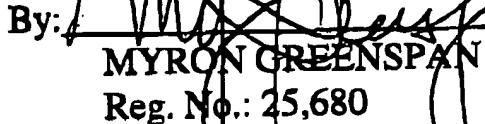
This was an inadvertent typographical error, which has now been corrected to read  
"PCT/RU99/00264".

Applicants respectfully request that this Petition be granted and that the application be forwarded to an Examiner for examination and search at the earliest possible date. Applicants authorize the U.S. Patent Office to charge the Petition fee (\$130.00) to our account 10-0100; in the event that this amount is not sufficient, please charge any remainder due to this same account.

Dated: October 16, 2001 Respectfully submitted,

Lackenbach Siegel  
One Chase Road  
Scarsdale, NY 10583  
Telephone: 914 723 4300  
MG/as

LACKENBACH SIEGEL  
Attorneys for Applicant(s)

By:   
MYRON GREENSPAN  
Reg. No.: 25,680

*Certificate of Deposit by Transmitting by Facsimile*

*I hereby certify that this correspondence is being filed by sending same by facsimile to Mr. Richard Ross, PCT Petitions Examiner, and Mr. Leonard Smith, PCT Legal Examiner, both of the PCT Legal Office, U.S. Patent Office, to facsimile number 703 308 6459 on the date given below:*

Myron Greenspan

Attorney

Signature

October 16, 2001

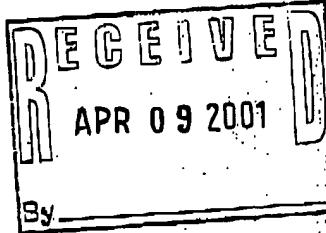
Date

*Applicant hereby petitions that any and all extensions of time necessary to render this response timely be granted. COSTS FOR SUCH EXTENSION(S) AND ANY OTHER FEE DUE WITH THIS PAPER THAT ARE NOT FULLY COVERED BY AN ENCLOSED CHECK MAY BE CHARGED TO ACCOUNT #10-0100.*

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Commissioner for Patents  
United States Patent and Trademark Office  
Washington, D.C. 20591  
[www.uspto.gov](http://www.uspto.gov)

SIEGEL, MARZULLO,  
SON & GREENSPAN, P.C.



In re Application of  
ZOLOTOREV, Oleg, Anatolievich, et al.  
U.S. Application No.: 09/445,386  
PCT No.: PCT/RU99/00264  
International Filing Date: 29 July 1999.  
Priority Date: 25 November 1998  
Attorney's Docket No.: P-9902 MG  
For: METHOD FOR EFFECTING PAYMENT  
APPARATUS THEREFOR

## COMMUNICATION

On 29 July 1999, applicants filed international application PCT/RU99/00264 which claimed a priority date of 25 November 1998 and which designated the United States. On 02 June 2000, a copy of the international application was communicated to the United States Patent And Trademark Office ("USPTO") by the International Bureau ("IB").

On 06 December 1999, a Demand was filed with the International Preliminary Examining Authority electing the United States. The election was made prior to the expiration of nineteen months from the priority date. As a result, the deadline for payment of the basic national fee was extended to expire thirty months from the priority date, i.e., 25 May 2001.

On 06 December 1999, applicants filed a transmittal letter for entry into the national stage in the United States accompanied by, among other materials, payment of the basic national fee, an executed declaration, and a translation of the international application into English. However, while the filed materials pertain to international application PCT/RU99/00264, the transmittal letter identifies the international application as PCT/RU98/00264.

Before this application can be processed further, applicants must submit a petition under 37 CFR 1.182 to correct the misidentification of the international application number in the transmittal letter filed on 06 December 1999. Such petition should include the required petition fee, a corrected transmittal letter properly identifying the international application, and a brief explanation as to the cause of the error (i.e., typographical error).

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Ref. No. 09445.

Please direct further correspondence with respect to this matter to the Assistant Commissioner for Patents, Box PCT, Washington, D.C. 20231, and address the contents of the letter to the attention of the International Division, Legal Staff.



Leonard Smith  
PCT Legal Examiner  
PCT Legal Office

RR/LS:rrr



Richard M. Ross  
PCT Petitions Attorney  
PCT Legal Office  
Telephone: (703) 308-6155  
Facsimile: (703) 308-6459

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CORRECTED EXPRESS MAIL  
CERTIFICATION

RE: New National Phase PCT Application of Oleg Anatolievich  
ZOLOTOREV et al. in the U.S.  
For: Payment Method and Apparatus Therefor

Comprising: Complete PCT National Phase Patent Application (in English; specification, claims, Abstract and two sheets of drawings); Declaration and Power of Attorney; Small Entity Declaration (five signed copies); PCT Request Form (PCT/RO/101); Transmittal Letter to the U.S. Designated/Elected Office; check in the amount of one thousand two hundred ninety nine dollars (\$1,299.00)

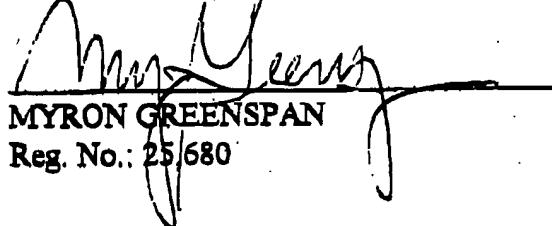
PCT International Application No.: PCT/RU99/00264  
Attorney Docket No.: P-9902 MG

EXPRESS MAIL CERTIFICATION UNDER 37 CFR 1.10

"Express Mail" mailing label number EL 133 327 140 US.

Date of Deposit: December 6, 1999

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Box Patent Application, PCT, Assistant Commissioner for Patents, Washington, D.C. 20231.

  
MYRON GREENSPAN  
Reg. No.: 25,680

Dated: December 6, 1999

MG/as

## CORRECTED TRANSMITTAL LETTER -- PAGE ONE

TRANSMITTAL LETTER TO THE UNITED STATES  
DESIGNATED/ELECTED OFFICE (DO/EO/US)  
CONCERNING A FILING UNDER 35 U.S.C. 371

INTERNATIONAL APPLICATION NO.	INTERNATIONAL FILING DATE	PRIORITY DATE CLAIMED
PCT/RU99/00264	July 29, 1999	November 25, 1998
TITLE OF INVENTION Payment Method and Apparatus Therefor		
APPLICANT(S) FOR DO/EO/US Zolotorev O.A.; Kuznetsov I.V.; Moshonkin A.G.; Smirnov A.L.; and Khamitov I.M.		

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1.  This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.
2.  This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.
3.  This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).
4.  A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.
5.  A copy of the International Application as filed (35 U.S.C. 371(c)(2))
  - a.  is transmitted herewith (required only if not transmitted by the International Bureau).
  - b.  has been transmitted by the International Bureau.
  - c.  is not required, as the application was filed in the United States Receiving Office (RO/US).
6.  A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7.  Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
  - a.  are transmitted herewith (required only if not transmitted by the International Bureau).
  - b.  have been transmitted by the International Bureau.
  - c.  have not been made; however, the time limit for making such amendments has NOT expired.
  - d.  have not been made and will not be made.
8.  A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9.  An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10.  A translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern document(s) or information included:

11.  An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12.  An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13.  A FIRST preliminary amendment.
- A SECOND or SUBSEQUENT preliminary amendment.
14.  A substitute specification.
15.  A change of power of attorney and/or address letter.
16.  Other items or information:  
A Small Entity Declaration (in five signed copies)

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## CORRECTED TRANSMITTAL LETTER -- PAGE TWO

U.S. APPLICATION NO. (If known, see 37 CFR 1.5)

INTERNATIONAL APPLICATION NO.

PCT/RU99/0264

DEPOSIT ACCOUNT NUMBER

P-9902 MG

CALCULATIONS PTO USE ONLY

17.  The following fees are submitted:

BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)) : \$840.00  
 X \$840.00

Search Report has been prepared by the EPO or JPO .....

International preliminary examination fee paid to USPTO (37 CFR 1.482) \$680.00

No international preliminary examination fee paid to USPTO (37 CFR 1.482) but international search fee paid to USPTO (37 CFR 1.445(a)(2)) .... \$750.00

Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO ..... \$1010.00

International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(2)-(4) ..... \$94.00

ENTER APPROPRIATE BASIC FEE AMOUNT = \$ 840.00

Surcharge of \$130.00 for furnishing the oath or declaration later than  20  30 months from the earliest claimed priority date (37 CFR 1.492(e)).

CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE
Total claims	109 - 20 =	89	X \$76.00/18. \$1,602.00
Independent claims	5 - 3 =	2	X \$76.00 \$ 156.00
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$250.00 \$ -----

TOTAL OF ABOVE CALCULATIONS = \$ 2,598.00

Reduction of 1/2 for filing by small entity, if applicable. Verified Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).

SUBTOTAL = \$ 1,299.00

Processing fee of \$130.00 for furnishing the English translation later than  20  30 months from the earliest claimed priority date (37 CFR 1.492(f)).

+ \$ -----

TOTAL NATIONAL FEE = \$ 1,299.99

Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property + \$ -----

TOTAL FEES ENCLOSED = \$ 1,299.00

Amount to be: \$

refunded \$

charged \$

a.  A check in the amount of \$ 1,299.00 to cover the above fees is enclosed.

b.  Please charge my Deposit Account No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ to cover the above fees. A duplicate copy of this sheet is enclosed.

c.  The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 10-0100. A duplicate copy of this sheet is enclosed.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

Lackenbach Siegel Marzullo Aronson & Greenspan, P.C.  
 One Chase Road, Scarsdale, NY 10583 U.S.A.  
 Ph no: 914 723 4300; Fax: 914 723 4301

December 6, 1999

SIGNATURE:

Myron Greenspan

NAME

Reg. No. 25,680

REGISTRATION NUMBER

NOV-03-1998 11:13

LACKENBACH SIEGEL

914 723 4300 P.15/27

Attorney Docket Number: P-9802 MG

First Named Inventor: Z. Siegel

CORRECTED DECLARATION AND

Application No.: (not yet known)

POWER OF ATTORNEY — PAGE ONE

Filing Date, Group Art Unit, Examiner Name: (not yet known)

Attorney's Docket No.: P-9802 MG

## UNITED STATES — PATENT

## DECLARATION FOR PATENT APPLICATION

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **PAYMENT METHOD AND APPARATUS THEREFOR** the specification of which

(check one)  is attached hereto.

□ was filed on \_\_\_\_\_ as

Application Serial No.: \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

## Prior Foreign Application(s):

Appn. No.	Country	Date Filed	Priority Claimed
98120922	Russia	November 29, 1998	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
PCT/RU98/00264	PCT	July 29, 1999	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Appn. Serial No.	Filing Date	Status: Patented, Pending, Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned
		<input type="checkbox"/> Patented <input type="checkbox"/> Pending <input type="checkbox"/> Abandoned

NOV-03-1999 11:14

LACKENBACH SIEGEL

## POWER OF ATTORNEY

I hereby appoint the following attorney(s) and/or agent(s) to prosecute the application entitled **PAYMENT METHOD AND APPARATUS THEREFOR** and to transact all business in the Patent and Trademark Office connected therewith:

HENRY A. MARZULLO, JR., Reg. No. 20,910;

HOWARD N. ARONSON, Reg. No. 27,302; and

MYRON GREENSPAN, Reg. No. 25,680;

MARVIN FELDMAN, Reg. No. 25,797.

Address all telephone calls to *Myron Greenspan*, at telephone number (914) 723-4300, or to the attorney executing the last document. Address all correspondence to **LACKENBACH SIEGEL MARZULLO ARONSON & GREENSPAN, P.C.** at Penthouse Suite, One Chase Road, Scarsdale, New York 10583 U.S.A.

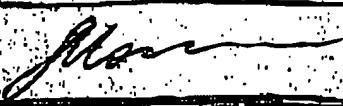
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

BEST AVAILABLE COPY

Full Name of First or Sole Inventor <b>Oleg Anatolivich ZOLOTOREV</b>	Citizenship Russian
RESIDENCE Address - Street <b>Sosnovy Bor, ul. Molodechnaya, 25, kv.20</b>	POST OFFICE Address - Street (same as residence)
City (Zip) <b>188537, Leningradskaya oblast</b>	City (Zip)
State or Country <b>Russia</b>	State or Country
Date <b>11.5.99</b>	Signature 
Full Name of Second Joint Inventor <b>Ivan Vladimirovich KUZNETSOV</b>	Citizenship Russian
RESIDENCE Address - Street <b>ul. Saltikov-Shedrina, 48, kv. 56</b>	POST OFFICE Address - Street (same as residence)
City (Zip) <b>191123, Saint-Petersburg</b>	City (Zip)
State or Country <b>Russia</b>	State or Country
Date <b>11.5.1999</b>	Signature 

**8** Additional inventors are being named on separately numbered sheets attached hereto.

BEST AVAILABLE COP

Full Name of Third Joint Inventor Andrey Gennadievich MOSHKIN	Citizenship Russian
RESIDENCE Address - Street ul. Sivulernaya, 44 - A, kv. 9	POST OFFICE Address - Street (same as residence)
City (Zip) 191123, Saint-Petersburg	City (Zip)
State or Country Russia	State or Country
Date Nov. 5, 1999	Signature 
Full Name of Fourth Joint Inventor Alexandr Leonidovich SMIROV	Citizenship Russian
RESIDENCE Address - Street ul. Dostoevskogo, 36, kv. 9	POST OFFICE Address - Street (same as residence)
City (Zip) 191126, Saint-Petersburg	City (Zip)
State or Country Russia	State or Country
Date Nov. 5, 1999	Signature 
Full Name of Fifth Joint Sole Inventor Ildar Magafurovich KHAMITOV	Citizenship Russian
RESIDENCE Address - Street ul. Babushkina, 29, korp. 1, kv. 4S	POST OFFICE Address - Street (same as residence)
City (Zip) 193029, Saint-Petersburg	City (Zip)
State or Country Russia	State or Country
Date Nov. 5, 1999	Signature 

Additional inventors are being named on separately numbered sheets attached hereto.